

Non-QM Products				
Program	Super Prime	Prime		
Transaction Type	Purchase			
Occupancy	Primary residence Second homes (1 unit only)			
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) Manufactured Rural Condos PUDs			
Term	30 Year Fixed Rate			
Buydown Type	3 - 2 - 1 2 - 1 1 - 0			
Buydown	Seller, 3 <sup>rd</sup> Party			
Contributor	Buydown could be split			
Interest Only	Ineli	igible		
Texas Section 50(a)(6)	Ineligible			

Conventional				
Program	Fannie Mae Fannie Mae HomeReady	Freddie Mac	Freddie Mac Home Possible	
Transaction Type	Purchase			
Occupancy	Primary residence Second homes (1 unit only)			
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) Manufactured PUDs Condo	1 -4 Unit SFR, (1- Unit for Second Homes) PUDs Condo	1 - 2 Unit SFR, (1-Unit for Second Homes) PUDs Condo	
Term	Fixed Rate			
Buydown Type	3 - 2 - 1 2 - 1 1 - 0			
Buydown	Seller, 3 <sup>rd</sup> Party			
Contributor	Buydown could be split			
Ineligible Property	-	Manufactured	3-4 Unit Properties, Manufactured	
Ineligible Transaction Types	Investor Property, Cash-Out Refi, ARMs			
Texas Section 50(a)(6)	Ineligible			

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## **Temporary Buydown Matrix**

FHA		
Program	FHA	
Transaction Type	Purchase	
Occupancy	Primary residence	
Property Type	1 Unit Rural Condos PUDs	
Term	30 Year Fixed Rate	
FICO	Minimum 660 FICO	
Buydown Type	3 - 2 - 1 $2 - 1$ $1 - 0$ Maximum 3 years to reach standard note rate	
Buydown Contributor	Seller, 3rd Party Buydown could be split	
Ineligible	Borrower funded buydowns 2-4 Unit properties FHA loans with high balance loan amounts Manufactured Property	
Texas Section 50(a)(6)	Ineligible	

